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OPINION

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STATE-BASED INSURANCE EXCHANGE PRESERVES OUR OPTIONS, PROTECTS OUR INTERESTS

By Governor C.L. "Butch" Otter

At my request and after careful, deliberate consideration, the Idaho Senate recently approved legislation affirming my choice of a state-based health insurance exchange.

That bill now goes to the Idaho House of Representatives, where debate figures to be just as passionate. That's understandable, since most members of the Idaho Legislature share my intense opposition to the so-called Affordable Care Act, better known as Obamacare.

But the issue before us has nothing to do with how we feel about Obamacare, how we feel about overreaching federal authority and the government's failure in this gargantuan and unworkable piece of law to address the essential goals of more affordable and accessible health care.

It has quite simply to do with our right and responsibility to keep as many options as possible open to the people of Idaho. As much as we might object to the necessity, creating a state-based exchange is the only way to preserve options, oversight and accountability for our citizens.

If we fail to seize this opportunity, if we default to total federal control of this process, the result will be an unresponsive, one-size-fits-all federal exchange wreaking havoc on some of America's most reasonable costs of coverage.

At its core, this is a matter of state and individual rights. A state-based exchange enables us as citizens to be, if not the architect of our own destiny, then at least the general contractor.

Everyone reading this knows how I feel about Obamacare. As I have from the day it was enacted, I will continue encouraging and supporting efforts by our Idaho congressional delegation and many others to repeal and replace the law. But the fact remains that for now and for the foreseeable future it is the law. And as responsible elected officials we're sworn to uphold the rule of law – not just those laws that we support.

So I urge the people of Idaho and members of the Legislature to stay engaged in the important work of changing a misguided federal law, but in the meantime we need to work at preserving for Idaho the option of having a voice in how one element of that law is implemented.

A state-run exchange that works for Idaho is neither a Trojan horse nor a white flag of surrender to Obamacare. Rather, it's an opportunity to positively influence local outcomes under difficult circumstances, but we have to seize it.

Doing nothing leaves us with a federal exchange, administered from Washington, D.C., by unknown bureaucrats making decisions about Idaho citizens under the cover of an all-seeing and all-knowing government. That's simply not acceptable to me or, I believe, to most of you.

More than a decade before Obamacare started giving health insurance exchanges a bad name, they were at work in the private sector, used mostly by large companies seeking to provide affordable group health coverage for their employees. Some states, including Idaho, also have had private exchanges selling small group and individual policies for years.

Then Obamacare started confusing the issue. Its passage and court approval, and the subsequent re-election of its namesake, left those of us seeking a market-based approach to addressing the issue frustrated and disappointed.

But much as we may wish otherwise, resisting Obamacare by simply refusing to act is no remedy at all. It sounds great in principle – even heroic. Yet history tells us it does not effectively influence public policy, change the law of the land or even protect our interests.

That requires relentless, tireless and consistent work to change hearts, minds and votes. Creating a state-based exchange maximizes our flexibility and degree of self-determination while that important process continues.

Make no mistake: Defaulting to a federal exchange is a worst-case scenario for Idaho. While advocates of doing nothing contend there is no substantive difference between a federal exchange and a state-based exchange, their arguments put philosophy and political wishful thinking ahead of facts like these:

- Nobody is required to buy health insurance through an Idaho-based exchange.
- Defaulting to a federal exchange would add extra layers of bureaucracy for Idaho insurance buyers.
- A state-based exchange would conduct all its business publicly and transparently – which would not be the case with a federal exchange.

Designing our own unique plan, having the exchange run by locally chosen Idaho citizens who will meet openly right here at home, gives us the best chance of weathering the Obamacare storm while meeting the needs of Idaho citizens.

As one member of the Idaho Senate so eloquently put it: Given a choice, I choose Idaho.

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